

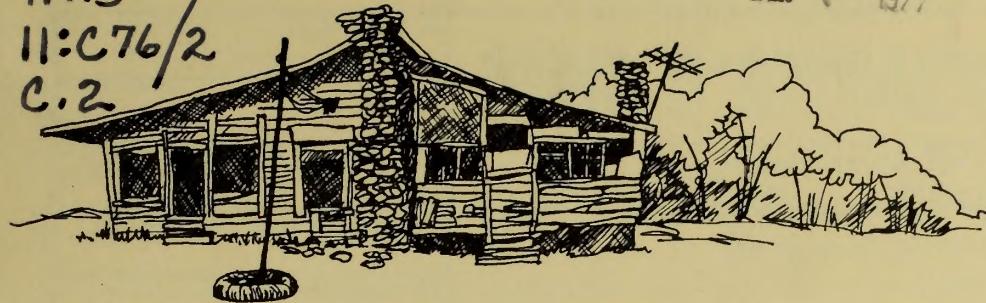
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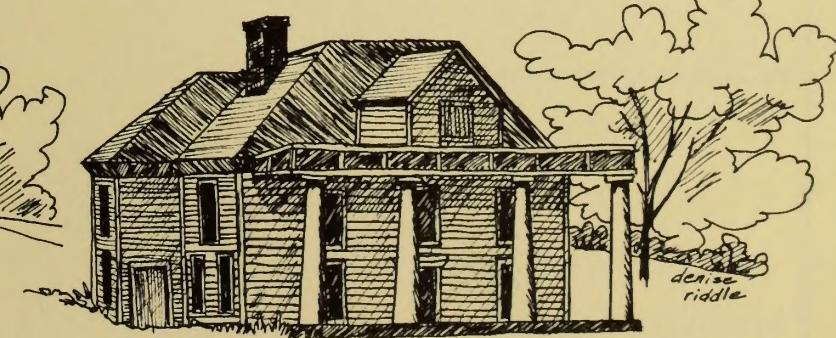
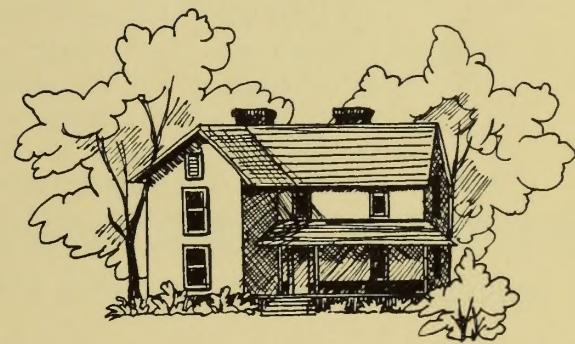
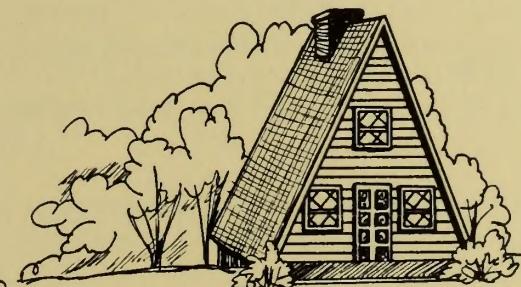
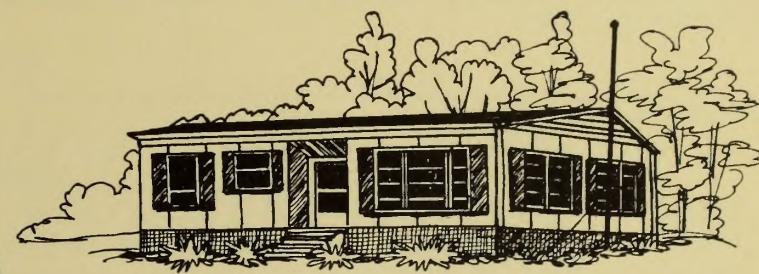
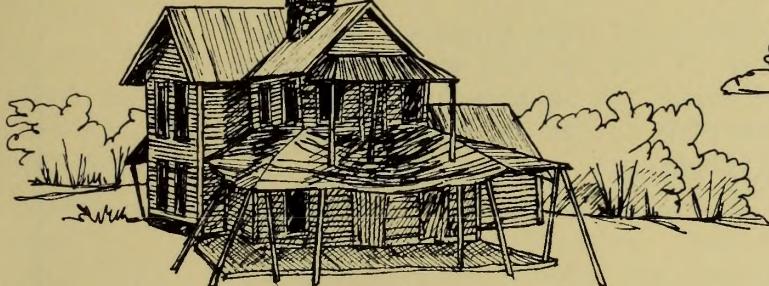
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CONOVER, N.C. HOUSING SURVEY and ANALYSIS REPORT



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The Hon. Harvey O. Hawn
Mayor, City of Conover
P. O. Box 485
Conover, North Carolina 28613

Re: Conover, N. C., Housing Survey and Analysis Report
Contract No. CPA-NC-04-00-1000, for FY 1976-77,
Western Piedmont Council of Governments

Dear Mayor Hawn:

This report, Conover Housing Survey and Analysis Report, is transmitted in fulfillment of our contract dated August 27, 1976, for the Western Piedmont Council of Governments and the North Carolina Department of Natural and Economic Resources. The nature of this report is to encourage action toward eliminating substandard housing and to stimulate interest in construction of housing for low and moderate income families within the Conover community and its planning area. The report is designed to satisfy HUD 701 requirements for completion of an acceptable housing element prior to August 22, 1977. The recommendations are in accord with the goals and objectives for the Region.

We appreciate the opportunity of providing planning and technical assistance to your community this past fiscal year.

Sincerely yours,

R. Douglas Taylor

R. Douglas Taylor

RDT/MEG/aa

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HOUSING SURVEY AND ANALYSIS REPORT

Conover, North Carolina

The preparation of this report was partially financed through a federal grant from the Department of Housing and Urban Development under the Urban Housing Assistance Program authorized by Section 701 of the Housing Act of 1954, as amended; administered by the North Carolina Department of Natural and Economic Resources.



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INTRODUCTION

This report is intended to help the City of Conover meet its citizens' needs in the area of housing. Completion of the report will also help the City meet the Department of Housing and Urban Development's "701" Guidelines for a comprehensive planning program.

The body of this report is an assessment of the major housing problems and obstacles facing the City and its planning area. A strong emphasis will be placed on the housing needs of the community's low and moderate income families. A detailed discussion of existing housing problems and their causes will be presented along with recommended solutions with which the community can rectify them.

Adequate housing for all citizens is one of the top priorities of our national government. It is also one of Conover's main priorities, and this report is an effort to show the City where its problems lie.

CHAPTER I

POPULATION

The population of Conover and its size, composition, and future projected growth are all vital factors that need to be taken into consideration when assessing existing and future housing needs.

From 1900 until 1950, the population of the City of Conover grew at a fairly steady rate; in 1950, the City's population decreased by 31 persons. Since that time, the population has steadily increased, with some minor fluctuations. According to the U.S. Census Bureau, the City had only 413 people in 1900, while the number of people living in the City during 1975 was 3,900, representing a numerical increase of 3,487 and a percentage increase of 89.4 percent.

Conover's population increase from the early 1900's to the present is directly tied to two major local industries -- furniture and paper products. The growth of these two industries, particularly furniture, with its stimulation of related metal and plastic parts manufacturing enterprises, has attracted new people to the community for jobs, thereby aiding in settling the community and expanding commercial activities in the area. Table 1 shows the population growth in Conover from 1900 through 1975, and shows what future growth may be if past trends continue.

Projected growth trends indicate that the City can expect a 1980 population of approximately 4,489 people and a 1990 population of about 6,423 people. If the same growth rate is applied to the one-mile extra-territorial area, Conover could expect a population of over 5,500 by 1980 and almost 7,000 by 1990. Such population growth stimulates corresponding increases in demands for public services and facilities and residential

construction.

TABLE 1
POPULATION GROWTH OF CONOVER, 1900 - 1990

Year	Population	Increase	Percent Change
1900	413	NA	NA
1910	421	8	1.9
1920	681	260	38.2
1930	973	292	30.0
1940	1,195	222	18.6
1950	1,164	-31	-2.7
1960	2,281	1,117	48.9
1970	3,355	1,074	32.0
1975	3,900*	545	13.9
1977	4,118**	218	5.3
1980	4,486	586	13.0
1990	6,423	1,937	30.1

Source: Newton-Conover, N. C. Community Facility Plan, June, 1971.

* Department of Administration, Raleigh, N. C.

** Estimate by WPCOG Staff, January 31, 1977.

It must be remembered in analyzing future growth projections that there are numerous variables which are almost impossible to predict, which can significantly change population projections. The policy decisions made by the City regarding development, such as annexations and water and sewer extensions, can and will significantly affect future growth of the community. Within the next few years, Conover will annex sections of its rapidly growing one-mile planning area. By providing and expanding adequate utilities to these areas, the City can create additional growth. Consequently, adjoining areas will be annexed, and it is conceivable that the City could have a future population larger than that indicated by the projections shown in Table 1.

TABLE 2

1970 POPULATION CHARACTERISTICS
FOR THE CITY OF CONOVER, N. C. - 1970

<u>Total Population</u>	<u>Population per Square Mile</u>	<u>Number of Households</u>	<u>Persons per Household</u>
3,355	1.525	1,037	3.18

Ethnic Breakdown:

<u>White</u>	<u>Negro</u>	<u>Indian</u>	<u>All Other</u>	<u>Percent of Negro and other races</u>
3,014 (89.8%)	338 (10.0%)	1	2	10.2

Sex Breakdown:

<u>Total</u>	<u>White</u>			<u>Negro</u>	
<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
1,597	1,758	1,425	1,589	171	167

Age Breakdown:

<u>Under 19</u>	<u>20 to 64</u>	<u>65 and over</u>	<u>Male</u>	<u>Female</u>	<u>Median Age</u>
1,283 (38.2%)	1,825 (54.4%)	247 (7.3%)	27.7	29.2	

Fertility Ratio: 355 children under 5 years per 1,000 women 15 - 49 years.

Median School Years Completed: 12.3

<u>Families Percent of Income:</u>	<u>Less than Poverty Level</u>	2.0
	<u>\$15,000 or more</u>	20.1
	<u>Median Income</u>	\$11,229

Source: U. S. Census, 1970.

Characteristics of the Population

Table 2 illustrates the general 1970 population characteristics for the City of Conover. The household population in the community follows an urban pattern. According to the 1970 census, the City has 1.525 persons per square mile, who live in 1,037 dwellings with 3.18 persons per household. Only 10.2 percent of the total population is composed of Blacks or other races. The females in both the total population and the white population outnumber their male counterparts. As for the Black population, there are more males than there are females. Over one-third of the City's total population is under 19 years of age, and almost eight percent is over 65 years of age. The median age for males is 27.7 years and for females, 29.2 years. The median school years completed for adults 25 years of age and older is 12.3.

The fertility ratio for women 15 to 49 years of age is 355 children per 1,000 women. By examining the age, sex, and race characteristics of the City's population, one can better determine the type of housing that is and will be needed for the future. For instance, young couples, just starting out in life, generally require a smaller, less expensive dwelling than do older families. From another viewpoint, older families whose children have grown up and left home do not usually have a need for a newer or larger house. In fact, older citizens of Conover may display a greater need for housing assistance or special facilities to see them through their declining years.

Table 3 shows the City's population by age and distribution for 1960 and 1970. From this table, it is interesting to note that the younger, non-productive age groups (0-14 years) made up 30.2 percent of the City's population in 1970.

The young productive age group, 15 - 34 years, both male and female, increased in numbers from 1960 to 1970. This age group would be the one in which the young adults would be graduating from high school, college, entering the labor market, getting married, establishing a family, and purchasing new housing. These young adults are important to the stability of the City's economy and every effort should be made to insure that jobs are made available so that these young productive citizens are not lost to other nearby communities. The established productive age groups (35 - 64 years) and retired age group (65 years and over) all show increases over the 1960 census. One trend which is evident in these figures and percentages, is that there are fewer children being born and that the City population is becoming increasingly older. There are more people today reaching retirement age than in the 1960's. Consequently, Conover is becoming more dependent upon its young productive adults within the community.

Education

Table 4 gives the educational attainment of adults 25 years of age and over in the City of Conover for 1970. A great deal of insight can be achieved from viewing and analyzing data on the educational attainment of a community, for this information, coupled with employment and income data, can indicate if local citizens have the financial capability to purchase new housing. A person's education usually determines the type of employment obtained and income level, which in turn determines the type of shelter a person can purchase.

TABLE 3

Population by Age Groups for
Conover, N. C., 1960-1970

Age	1960	% Dist.	1970	% Dist.	% Change 1960-70
Under 5 years	297	13.0	303	9.0	2.0
5-14	458	20.1	710	21.2	55.0
15-24	319	13.9	486	14.6	52.3
25-34	404	17.7	497	14.8	23.0
35-44	310	13.6	474	14.1	52.9
45-54	241	10.6	367	10.9	52.3
55-64	118	5.2	271	8.0	30.0
65 and over	134	5.9	247	7.4	84.3
Total	2,281	100.0	3,355	100.0	47.1

Source: U.S. Census, 1960 and 1970

TABLE 4

1970 Educational Characteristics
for Conover, N. C.

		% Dist.
Total persons 25 years and over	1,819	100.0
No school years completed	40	2.2
Elementary - 1 to 4 years	42	2.3
5 to 7 years	184	10.2
8 years	120	6.6
High School - 1 to 3 years	379	20.8
4 years	479	26.3
College - 1 to 3 years	291	16.0
4 years or more	284	15.6
Median School Years Completed	12.3	

Source: U.S. Bureau of Census, 1970.

The percentage of adults 25 years and over in Conover who have finished eight years or less of school is 21.3. That segment of the adult population which has had one to three years of high school education is 20.8 percent. This percentage added to those adults who have completed four years of high school shows about 50 percent of the adult population has either graduated from high school or had some high school education. Another 31.6 percent of the City's adult population (25 years of age or over) has either graduated from a four year college or had some college education. So, over 85 percent of the City's adult population has either graduated from high school or has gone on for some higher educational training. These percentages indicate that Conover is in a favorable position as a community with few dropouts, whose adults are well-educated and informed. These trends also suggest that the City's population would have the educational skills to enable them to secure higher paying jobs.

According to the U.S. Census, the City's median school years completed is 12.3 years. After education comes employment. The next section should give an additional insight into the financial capability of the City's citizens to purchase adequate shelter.

Employment

Table 5 illustrates the types of occupations that the employed Conover citizen was able to secure in 1970. According to the 1970 census, the majority of the City's inhabitants (approximately 58.6 percent) are employed in manufacturing and durable goods. Another 33.9 percent of the City's labor force is employed in white collar type jobs, such as wholesale-retail trades, finance, insurance, business, repair services, professional, educational and public administration. According to Table 5, over one-third

TABLE 5
Occupations of Employed Persons
for Conover, N. C. - 1970

		<u>% Dist.</u>
Total employed, 16 years old and over	2,167	100.0
Construction	59	2.7
Manufacturing	816	37.6
Durable Goods	456	21.0
Transportation	48	2.2
Communications, Utilities, Sanitary Services	29	1.3
Wholesale and Retail Trade	270	12.5
Finance, Insurance, Business, Repair Services	95	4.4
Professional and related services	210	9.8
Educational services	127	5.9
Public administration	29	1.3
Other industries	28	1.3

Source: U.S. Bureau of Census, 1970.

of the City's total employed population have occupations classified as professional or white collar. Such occupations pay the highest wages, therefore allowing these workers to raise their standard of living in the community. As shown in the "Income" section of this report, there are quite a few families in Conover able to maintain an above average standard of living.

CHAPTER II

INCOME

Family income is an excellent indicator of a community's economic strength, showing whether the citizens have the financial resources to purchase adequate shelter. A person's income represents existing purchasing power that is available to provide the necessities of life, i.e., food, clothing, medical care, schooling, transportation needs, and shelter. Family income is also an excellent index to the distribution of income, locally, throughout the community. An especially useful breakdown of income figures is that of median and mean incomes. The median family income is a figure above and below which there is an equal number of income figures; the mean family income is that figure occupying the exact middle position among all the income figures.

Table 6 illustrates 1969 incomes for families and unrelated individuals in Conover. According to the 1970 census, the income data shown in this table reveals that only 2.0 percent (19 families) are classified as having incomes below the poverty level. The City's median income is \$11,229 and its mean income is \$12,056. Approximately 40.5 percent of all families earned incomes under \$10,000, and the majority earned over \$10,000. In fact, about 24 percent of the City's families have a yearly income of around \$15,000; another 16.6 percent (154 families) have a yearly income averaging anywhere from \$15,000 to \$25,000 to \$50,000. So, as can be seen from the data in this table, the City of Conover is an area in which few inhabitants are classified as being at or below the poverty level.

TABLE 6

INCOME OF FAMILIES AND UNRELATED
INDIVIDUALS FOR CONOVER, N. C. - 1969

Family Income	Number of Families	Percent of Total
All Families	929	100.0
\$1,000 - \$1,999	4	.4
\$2,000 - \$2,999	14	1.5
\$3,000 - \$3,999	26	2.8
\$4,000 - \$4,999	31	3.3
\$5,000 - \$5,999	31	3.3
\$6,000 - \$6,999	62	6.7
\$7,000 - \$7,999	73	7.9
\$8,000 - \$8,999	62	6.7
\$9,000 - \$9,999	73	7.9
\$10,000 - \$11,999	144	15.5
\$12,000 - \$14,999	222	23.9
\$15,000 - \$24,999	154	16.6
\$25,000 - \$49,999	29	3.1
\$50,000 or more	4	.4
Median Income	\$11,229	
Per Capita Income	\$12,056	
*Percent of families with income below poverty level	\$3,475 2.0% (19 families)	

* Excludes inmates of institutions and members of the armed forces living in barracks, college students in dormitories, and unrelated individuals under 14 years.

Source: U.S. Bureau of Census, 1970.

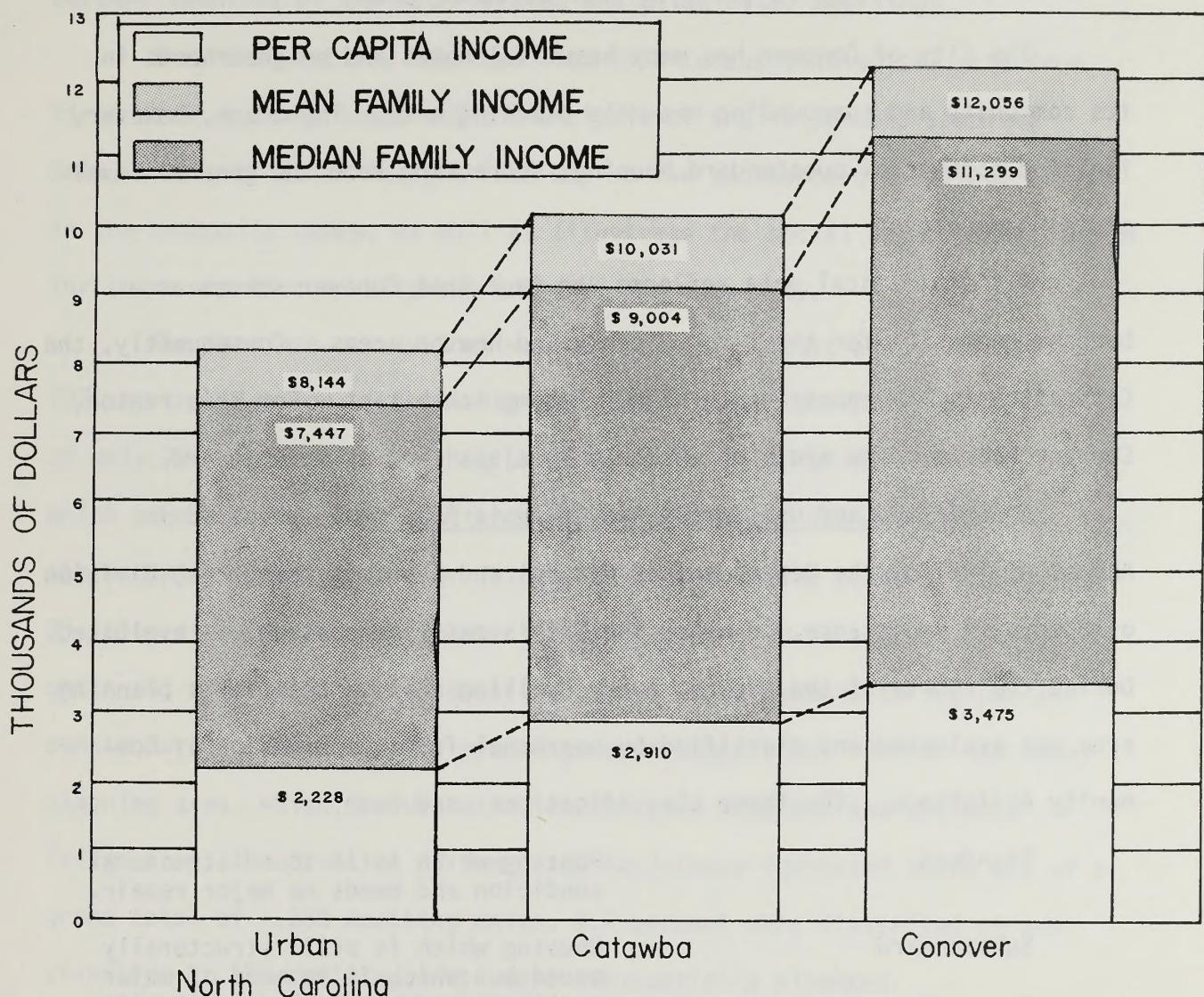
In comparing Conover's median, mean and per capita incomes to those of Catawba County and the State, Conover's were higher than either in each category. For instance, mean family income in Conover was \$2,025 higher than Catawba County and \$3,912 higher than urban North Carolina for 1969. The mean family incomes were: North Carolina, \$8,144; Catawba County, \$10,031; and Conover, \$12,056. Chart 1 illustrates graphically per capita, mean, and median family incomes for the State, County, and City.

Total revenues collected from City taxes can be another strong indicator of local financial purchasing power. For example, in 1960 the City had a population of 2,281 with total revenues of \$144,423, or about \$63.31 per capita. Today, the City has a population of around 3,900, with total revenues of \$1,042,632, which includes inter-fund transfers, or about \$267.34 per capita. This reflects a 422.3 percent increase in per capita income from the early 60's.

The assessed valuation of taxable real property is another measure of the community's economic strength and soundness. In 1976, Conover's assessed valuation of taxable real property amounted to \$67.6 million, or about \$18,290 per capita. In light of these figures, Conover can be considered fairly wealthy, ranking high in the material well-being of its citizens. There are residential sections within the City in which single family homes average over \$40,000, with quite a few in the high \$50,000 range. The L'Echo Park residential development, which is one of the nicest in the community and in Catawba County, has individual dwellings averaging in value anywhere from \$50,000 to over \$100,000.

The economic indicators viewed and analyzed in this section of the report show the Conover area to be fairly sound financially.

1969 INCOMES for CONOVER, N.C. and SELECTED AREAS



Source: General Social & Economic Characteristics - 1970, PC(I)-C35,
N.C., Bureau of the Census

CHAPTER III EXISTING HOUSING CONDITIONS

The City of Conover has many beautiful homes and neighborhoods in its community and surrounding one-mile planning area. There are, however, isolated pockets of substandard housing, detracting from the general level of the community.

All statistical data reflects the fact that Conover serves as a bedroom community for the large Hickory and Newton areas. Consequently, the City attracts and encourages a higher income inhabitant. For this reason, Conover has very few areas which could be classified as substandard.

A detailed Land Use Survey and Analysis Report was prepared in August of 1971 by the Department of Natural and Economic Resources, Division of Community Assistance, in which the City's existing housing was evaluated. During the course of the survey, every dwelling unit in the City's planning area was evaluated and classified by personnel from the Division of Community Assistance. The three classifications used were:

Standard	Housing which is in sound structural condition and needs no major repair.
Substandard	Housing which is still structurally sound but which is in need of major repair to prevent full deterioration.
Dilapidated	Housing which is structurally unsound and which is economically beyond conserving.

The housing data collected in this 1971 survey was updated in January of 1971 by the Western Piedmont Council of Governments in a windshield survey and a ten percent housing interview sampling of the residents of the substandard areas in the City. Statistical data, such as

economic, social and environmental conditions were obtained from the ten percent sampling of the deteriorated and dilapidated dwellings.

This information, combined with 1970 Census statistical data from first count summary tapes and the analysis of the 10 percent sampling data, will provide an insight into why so few substandard dwellings exist in the community today, as well as illustrate the social and economic trends for those who live in blighted areas of the community.

The land use survey that was conducted in August and September of 1971 by the Division of Community Assistance showed the City having a total of only 78 substandard dwelling units out of a total of 917 dwelling units, which equals 8.5 percent substandard housing for the incorporated area. For the one-mile planning area or fringe, as stated in the State's study, the Division of Community Assistance shows there were 40 substandard dwelling units out of a total of 433 dwelling units, which amounts to 9.2 percent substandard for the one-mile planning, or fringe, area. As for the total planning area, which includes the incorporated area and the one-mile fringe area, the Division of Community Assistance indicated that, out of a grand total of 1,350 dwelling units, 8.7 percent were classified as substandard, or 188 dwelling units were substantially blighted.

The Department of Natural and Economic Resources, Division of Community Assistance, housing data is presented below in Table 7, and can be compared to the more recent housing data collected by the Western Piedmont Council of Governments in Table 9.

TABLE 7
EXTERIOR RESIDENTIAL STRUCTURAL CONDITIONS

	Substandard Residential Dwelling Units				Mobile Homes				Grand Total	% Sub.
	Stand.	Det.	Dil.	Total	Stand.	Det.	Dil.	Total		
Incorporated Area	836	55	23	78	0	1	2	3	917	8.5
One-Mile Fringe Area	338	22	18	48	48	7	0	55	433	9.2
Total	1,174	77	41	118	48	8	2	58	1,350	8.7

Source: Land Use Survey, August and September, 1971, Division of Community Assistance, Table 4, page 14, of the Land Use Survey and Analysis Report for Newton-Conover, North Carolina, May, 1972.

Table 8 gives a comparison of detailed 1970 housing statistics for the City of Conover and selected areas, as based on first summary of census tapes that were compiled by the Institute for Research in Social Science, Chapel Hill, N. C. From viewing this table and comparing the City's housing statistics to those of the City of Newton, Catawba County, Region E, and the State of North Carolina, Conover's housing leads in all categories, except three in which the City of Newton leads. These are black-owner-occupied rate, black-incomplete plumbing, and the percentage of occupied housing units lacking a toilet. The City of Conover has either a higher or lower percentage in comparison to the other areas. A detailed explanation of these categories is set forth in a footnote under the table.

TABLE 8

1970 HOUSING STATISTICS FOR THE CITY OF CONOVER, N.C.
AND SELECTED AREAS

	<u>Conover</u>	<u>Newton</u>	<u>Catawba</u>	<u>Region E</u>	<u>North Carolina</u>
Population	3,355	7,857	90,873	227,402	5,082,059
Housing Units	1,067	2,642	29,904	73,140	1,638,246
Percent Black	10.3	12.6	10.3	22.4	8.5
Household Size	3.2	3.1	3.2	3.3	3.2
Black Household Size	4.0	3.7	4.1	4.0	3.9
Overcrowded Children	15.7	35.2	29.1	31.0	34.0
Overcrowded Index	5.1	9.9	9.1	10.1	10.2
Black Overcrowded Index	31.0	22.2	27.9	26.0	25.3
Incomplete Plumbing	4.6	8.5	8.4	12.0	14.4
Black Incomplete Plumbing	28.8	23.8	26.6	32.7	38.4
% No Toilet	2.5	1.0	6.0	9.8	11.9
Owner Occupied Rate	75.6	69.6	72.2	74.2	65.3
Black Owner Occupied	71.3	73.6	50.9	59.2	45.5
Single-Family Units	85.6	85.4	81.8	84.1	82.7
Vacancy Rate	2.9	3.9	5.5	5.8	6.6
% No Telephone	9.1	16.0	19.5	22.5	22.7

Source: First summary tapes, 1971, U. S. Census.

Definitions of Housing Statistics

Population, total: The total population of the designated areas as of April 1, 1970.

Race, Percent Black: The percentage of the total population which is Black.

Family Environment:

Household Size: The average number of persons per household.

Black Household Size: The average number of persons per household with a Black head.

Overcrowded Children: The percentage of children under age 18 living in housing with 1.01 or more persons per room.

Housing, Total: The number of occupied and vacant housing units as of April 1, 1970.

Overcrowding Index: The percentage of occupied housing units with 1.01 or more persons per room.

Black Overcrowding: The percentage of black occupied housing units with 1.01 or more persons per room.

Incomplete Plumbing: The percentage of occupied housing units lacking complete plumbing.

Black Incomplete Plumbing: The percentage of Black occupied housing units lacking complete plumbing.

Percent No Toilet: The percentage of occupied housing units lacking a toilet.

Owner Occupancy Rate: The percentage of occupied housing units which are owner occupied.

Black Owner Occupancy Rate: The percentage of owner occupied housing that is Black owner occupied.

Black Home Ownership: The percentage of owner occupied housing that is Black owner occupied.

Black Occupancy: The percentage of occupied housing that is Black occupied.

Vacancy Rate: The percentage of year-round housing units that are vacant.

Single-Family Units: The percentage of year-round housing units that are one unit structures.

Percent No Telephone: The percentage of occupied housing units lacking a telephone.

The more recent housing data obtained in Table 9 shows that the City and its planning area have gained 213 new residential units in less than five years. This is a yearly increase of about 43 residential units. Approximately 50 percent of these, or 106 dwellings, were constructed within the incorporated area. By 1977, the City had three additional dwelling units in the deteriorated category, as compared to the 1972 Housing Survey; however, through the efforts of a stricter building inspection program, the City has 14 fewer dilapidated dwellings within its area. The 14 fewer dilapidated dwellings were unfit for human occupancy and the majority of these were eliminated either by the City's Fire Department or their owners.

The new survey discovered two additional mobile homes inside the corporate area, of which three were classified as deteriorated units. The three deteriorated mobile homes were located in the Black community of Conover off 6th Avenue Drive, S. W. and 2nd Street, S. W. The reason why there are so few mobile homes inside the City limits is that the entire residential section is zoned R-9 Residential, which does not permit single mobile homes on individual lots. Although mobile home parks are permitted, they must meet certain design standards. In the one-mile fringe area of the community, and where mobile homes are permitted on individual lots and parks within the R-20 District, there are 198 mobile homes. Of this total, 157 are located within four mobile home parks; the rest are spread throughout the fringe area on individual lots.

When deteriorated and dilapidated dwellings are combined to indicate the number and percent of substandard dwelling units, Conover shows a marked improvement over the 1972 Housing Survey findings. Today substandard housing comprises only 6.6 percent of Conover's total housing, as compared to 8.5 percent in 1972.

Since the 1972 Housing Survey, the City has had four additional six-unit apartments constructed in the planning area. These four additional units are located in Lyle Haven, off the County Home Road.

As can be seen from Table 9 and comparing the data in the 1972 survey, the City has improved its housing stock. In the L'Echo Park subdivision alone, the City has picked up 31 new single-family dwellings, all of which are valued in the \$60,000 range. In the Black community in Zion Hill, there have been 26 new FmHA single family dwellings constructed, averaging around \$23,000 per unit. Both single family dwellings and apartments constructed in Lyle Haven have accounted for the big increase and improvement in the City's housing stock over the last five years.

Generally, the areas of substandard housing found in the 1977 housing survey were in the Black community located across the railroad tracks in the southwest section of the City along 4th Street Place, S. W., 2nd Street, S. W., and 6th Avenue Drive, S. W. This particular section of the City has a noticeable concentration of substandard housing, whereas, in the fringe area, there was only one noticeable concentration of substandard housing and that was east of the City along S.R. 1714, between S.R. 1709 and S.R. 1778. Any other substandard housing located in the Community would be

TABLE 9

CONDITION OF EXTERIOR RESIDENTIAL DWELLING UNITS FOR CONOVER, N. C. 1977

Classification	Incorporated Area				One-Mile Fringe Area				Total Planning Area									
	S-F	T-F	M-F	M-H	Total	S-F	T-F	M-F	M-H	Total	S-F	T-F	M-F	M-H	Total	% OF TOTAL	% OF TOTAL	% OF TOTAL
STANDARD	885	49	20*	2	956	93.4	295	6	--	192	493	91.3	1180	55	20	194	1449	92.7
DETERIORATED	52	1	2**	3	58	5.7	29	--	--	6	35	6.5	81	1	2	9	93	6.0
DILAPIDATED	9	--	--	--	9	0.9	11	1	--	--	12	2.2	20	1	--	--	21	1.3
TOTAL	946	50	22	5	1023	100.0	335	7	--	198	540	100.0	1281	57	22	200	1563	100.0

Note: S-F = Single Family
 T-F = Two Family
 M-F = Multi-Family
 M-H = Mobile Home

* three 3 units
 ** one 3 unit
 ** one 4 unit
 nine 6 units

Source: Western Piedmont Council of Governments, January, 1977.

CONOVER

The preparation of this
grant from the Urban R
Finance Agency under t
authorized by Section 7

RESIDENT	
	Standard
	Deteriorat
	Dilapidate
	Multi- Fam
	Trailer
-----	City Limit

SOURCE:

TABLE 9

CONDITION OF EXTERIOR RESIDENTIAL DWELLING UNITS FOR CONOVER, N. C. 1977

Classification	Incorporated Area				One-Mile Fringe Area				Total Planning Area									
	S-F	T-F	M-F	M-H	% OF TOTAL				% OF TOTAL									
STANDARD	885	49	20*	2	956	93.4	295	6	---	192	493	91.3	1180	55	20	194	1449	92.7
DETERIORATED	52	1	2**	3	58	5.7	29	---	---	6	35	6.5	81	1	2	9	93	6.0
DEGRADATED	9	--	--	--	9	0.9	11	1	--	--	12	2.2	20	1	--	--	21	1.3
TOTAL	946	50	22	5	1023	100.0	335	7	--	198	540	100.0	1281	57	22	200	1563	100.0

Note: S-F = Single Family * three 3 units
 T-F = Two Family ** one 3 unit
 M-F = Multi-Family one 4 unit
 M-H = Mobile Home nine 6 units

Source: Western Piedmont Council of Governments, January, 1977.

CONOVER HOUSING MAP

The preparation of this map was financially aided through a Federal grant from the Urban Renewal Administration of the Housing and Home Finance Agency under the Urban Planning Assistance Program authorized by Section 701 of the Housing Act of 1954, as amended.

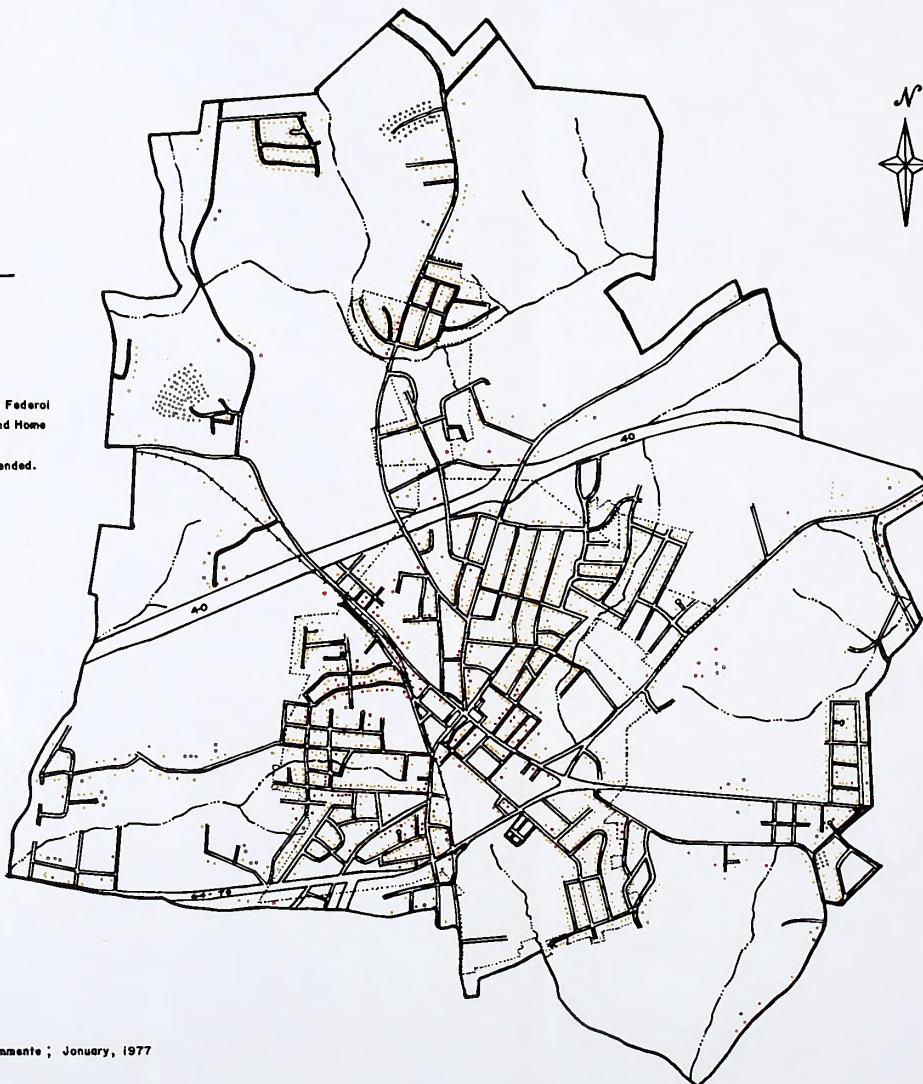
LEGEND

RESIDENTIAL / Housing Conditions

- Standard
- Deteriorating
- Dilapidated
- Multi-Family Unit
- Trailer

----- City Limits

SOURCE: Western Piedmont Council of Governments; January, 1977



The preparation of this map was financed in part through a comprehensive planning grant from the Department of Housing and Urban Development, under the provisions of Section 701 of the Housing Act of 1954, as amended; administered by the North Carolina Department of Natural and Economic Resources.

just one or two rural isolated dwellings found in various sections of the County. One such location would be southeast of the City in the one-mile fringe area along S.R. 1739. Another isolated location would be along U.S. Highway 64-70 West, outside the City limits.

As can be seen from the housing map illustrating the areas of standard and substandard housing along with Table 9, the City of Conover has very few dwelling units which can be classified as substandard - about 6.6 percent of its total housing stock.

CHAPTER IV

TEN PERCENT SAMPLING SURVEY OF SUBSTANDARD HOUSING

In the January windshield survey, no attempt was made to determine the internal deficiencies of housing beyond those apparent from outside structures; however, in April of 1977, such a survey was made in a 10 percent sampling of the two primary substandard areas within the Conover area.

Statistical information on environmental, social, and economic conditions was obtained from the 10 percent sampling of the deteriorated and dilapidated residential dwelling units within the Conover Planning Area.

Environmental Conditions

The environmental conditions of an area interacting with other social-economic conditions can have a profound effect on the visual quality of that area's housing. For example, the lack of adequate public facilities, i.e., water and sewer services, inadequate plumbing facilities, unpaved streets, small lots, or mixed land uses, all can encourage residential deterioration or blight. Residential housing in close proximity to industry, coupled with heavy traffic volumes through a residential area, can increase excessive noise, dust, odors and vibrations to an unacceptable level. Such conditions eventually cause deterioration and decreases in property values. Unpaved and narrow streets can be a hazard to children and adults who must live and walk along such streets. The distribution of major fires often shows a correlation with substandard areas. Environmental factors such as these will be discussed in this section of the report.

Plumbing Deficiencies

Dwelling units which lack hot running water, flush toilet, bathtub, shower, or any indoor plumbing would be classified as substandard. According to the 1970 Housing Census, 6.2 percent of Conover's dwelling units lacked some or all plumbing facilities. Even though this is less than 10 percent of the City's housing stock, it still means some citizens must share a bathroom in another dwelling unit or use an outdoor privy. Such conditions can and do contribute to blight. According to the Census data, 28 families had access to only cold water, 5 families had no water at all, 13 families had no flush toilet, and 20 families had no tub or shower in their dwellings.

The sampling survey showed dwellings lacking indoor plumbing in a few isolated areas, such as in the Black community along 4th Street Place, S. W., 6th Avenue Drive, S. W., and 2nd Street Place, S. W. Some single family dwellings along 4th Street Place, S. W., lacked hot running water. Three multi-family dwellings along 6th Avenue Drive, S. W., also lacked hot running water.

In the fringe area, the lack of plumbing was quite evident in the sampling. For instance, along S.R. 1714, three single family dwellings lacked hot water and two others lacked a flush toilet.

Inadequate Lot Size

A small lot size can cause environmental problems that can lead to blight. Recognized authorities such as Real Estate Research Corporation and the American Public Health Association recommend the following minimum lot sizes:

	<u>Average per Family</u>
One Family	6,000 square feet
Two-Family	4,000 sqaure feet

Proper subdividing of land allows neighborhoods adequate setbacks from street rights-of-way, and from adjoining properties, as well as allowing sufficient street rights-of-way, privacy and safety from fire. In fact, good subdivision practices in a community will provide an attractive residential area as well as create and assure a healthful environment.

In years past, before Catawba County and the City of Conover adopted subdivision regulations, subdividers used to plat land into 25 by 150 foot lots and auction them off to the public. Most people would have to buy two or three lots in order to get enough land to construct a house. In many sections of the County and throughout some of the older sections of Conover, this past system has had noticeable effects. County tax maps for the Black community along the streets leading into the new Zion Hill development indicate more than half the lots in the section are nonconforming compared to the required lot sizes under the existing City zoning ordinance. The minimum lot size allowed today with availability of public water and sewer within the City limits is 9,000 square feet. A close check of the City's tax maps shows the majority of the Black community of Conover has lot sizes under the recommended minimum established by the City, as well as those suggested by national standards.

Overcrowding Within Dwelling Units

A noticeable trend in substandard areas is that too many people live together in one dwelling unit. According to the national standard, if there is more than one person per habitable room in a house, that dwelling is considered overcrowded. Overcrowded conditions tend to create numerous social and mental problems to citizens who have to live under such conditions.

According to the ten percent sampling survey, overcrowding, or more than one family living in a dwelling unit, is quite evident in the substandard housing areas of the City. Also noticeable, and adding to the overcrowding, is that many of the houses surveyed have more than two small children at home. Another trend is that many families are supporting and caring for their parents. Therefore, overcrowded conditions are due to very large families or two or more families doubling up in order to provide the necessities of life.

Mixed Land Uses

Residential areas which are mixed in with commercial and industrial land uses have a tendency to show signs of deterioration. Mixed land uses encourage blight by subjecting residential areas to increased traffic volumes, parking problems, and other effects of commercial and industrial uses. Mixing of industrial uses with residential uses cannot help but destroy residential amenities.

Here again the Black community of Conover is located right next to the City's industrial area. Fourth Street, S. W. parallels the Southern Railway tracks and the Black community is boxed in on the northwest by

Trendline, Inc., and on the southwest by the Conover Chair Company. Increased traffic volumes and the switching of freight railroad cars to and from these industrial plants tend to make the southwest section of the City a less desirable place to live.

In the one-mile fringe area, mixed land uses were not a factor contributing to blight, although most blighted dwellings are located along the primary and secondary State highways where other land uses are sure to develop in the near future (particularly along old U.S. 70 and U.S. 64-70-321 and N.C. 16.)

Unpaved and Narrow Streets

Residential streets which are unpaved tend to encourage blighted conditions primarily through excessive dust or muddy conditions. Residential home owners, or renters, living along such unpaved streets often lose pride in maintaining their dwellings. If such conditions are allowed to continue over an extended period, they will slowly lead to deterioration of a residential area. The possibility of a vehicle or pedestrian accident happening along such a street is more likely. The excessive wear and tear on automobiles is another disadvantage to citizens living along such streets.

In the housing survey, only one area inside the City limits was found to have a narrow and unpaved street; this was in the Black community in the southwest section of the City, 2nd Street Drive, S. W. and 6th Avenue, S. W., leading into the new Zion Hill subdivision. Approximately 180 linear feet of these streets are in need of paving. While interviewing the citizens in this section of the City, most residents mentioned the need for the City to pave this street. Conover officials indicate that this street is scheduled for paving by mandatory assessment, as now provided in the

City Charter, and the absentee landowners will be assessed for the paving. The reason it has not been paved before is because a property owner would not agree to the paving under the voluntary petition method.

Other narrow unpaved streets are noticeable in the fringe area surrounding the City. The reasons why such streets are in existence today is that they were constructed before the State, County and City had paving requirements within their subdivision ordinances. A few of the unpaved streets do have substandard dwelling frontage along them. For instance, 6th Street, S.W. has a few isolated blighted dwelling units located along its right-of-way, as does an unpaved road located off the east side of 7th Avenue, N.E.

Generally speaking, narrow and unpaved streets within the Conover area have not influenced blight to any noticeable degree; however, the potential is there and it is a concern to the Black community in regard to 2nd Street Drive, S. W.

Minor and Major Fires

Fires, as defined in this section, consist of minor fires, which are rated by the Conover Fire Department as \$50.00 to \$1,000.00, and major fires, rated from \$1,000.00 to \$10,000.00 damage to property. Fire information was compiled from January, 1975 to January, 1976. During this period, there were 95 fires within the City limits. Automobiles, grass, dwelling units, and industrial fires were the most numerous. Out of this total, and next to industrial fire damage, single family residential dwelling units suffered the second highest amount of property damage. Of the 13 dwelling unit fires, none were total losses.

Fires can occur in any neighborhood with poor electrical wiring and inadequate heating systems the primary cause of most residential fires. Generally speaking, the majority of Conover fires have occurred in the older residential sections of the community; even so, there still was no direct correlation of fires with substandard housing. Although three residential fires did occur in the southwest section of the City, two were off 7th Street Place, S.W., and the other was located off 9th Street, S.W. (See Table 10 for summary of fire data for 1975 and 1976.)

Social and Economic Conditions

Blight and its causes in most situations can be traced back to low or inadequate family incomes. Income and educational information has been presented in Chapter I of this report; however, additional information will be supplied here which was gathered from the 10 percent sampling survey information and will also be supplemented with financial data from the 1970 census by giving such information on the City's housing as to: specified owners occupied value, contract rent for specified renters of occupied housing.

A family whose income is less than \$5,000 would have a difficult time obtaining standard housing within the Conover community, unless they turned to one of the Farmers Home Administration programs. Low-income families usually cannot afford to purchase a house; consequently, such families usually have to rent. Residential dwellings in the Conover area which rent for a gross rent of \$80 or less per month include defects in most cases. Owner-occupied single family dwellings which are valued at \$5,000 or less are also usually defective.

TABLE 10

1975-76 MINOR AND MAJOR FIRES
FOR CONOVER, N. C.

	Number 1975	Number 1976	Total No. of Fires 1975- 1976	Total Fire Loss 1975- 1976	Total Property Risk Involved 1975-76	Percent of Total Fire Loss for 1975-76
Auto, lawn mower fires	10	16	26	\$2,545	\$35,535	20.4
Grass, woods, trash fires	6	13	19	50	208,000	0.4
House fires	6	7	13	3,305	169,900	26.5
Industrial fires	4	9	13	6,231	35,392,300	50.1
Restaurant fires	1	--	1	25	50,000	0.2
Auto accidents, "standby"	1	7	8	200	4,000	1.6
Shopping center fires	3	1	4	100	315,900	0.8
Federal building fires	1	--	1	---	100	---
Bomb threats	--	1	1	---	1,500	---
Mutual aid	5	2	7	N/A	N/A	---
<u>Miscellaneous</u>	<u>2</u>	<u>--</u>	<u>2</u>	<u>N/A</u>	<u>N/A</u>	<u>---</u>
TOTAL	39	56	95	\$12,456	\$37,775,635	100.0

N/A: Not Applicable

Source: Calvin Pittman, Fire Chief, April 1977
Records of the City of Conover Fire Department

Indicators of blighted conditions within the Conover Planning Area are:

- Low family incomes
- Renter-occupied dwellings
- Average monthly rent
- Value of owner-occupied dwelling units

Family Income

According to the Office of Management and Budget in Washington, D.C., in 1977 a family of four with a gross income of \$5,500 or less would be considered as living in poverty. In the ten percent sampling survey within the blighted areas of Conover, it was found that quite a few families had family incomes of less than \$5,500. Three to five thousand dollars per year does not afford a family an adequate income on which to live, particularly when it has to spend 20 to 25 percent of that income to provide shelter. In fact, many family incomes within the blighted areas would be less than \$5,500 if only the income of the head of the household was counted. The ten percent sampling interviews indicated that where the head of the household income was low, other members of the family helped to supplement the family income. If it were not for a son, daughter, or wife helping to supplement the household income, there would be additional families in Conover living in poverty. The overall average family income, compiled from the ten percent sampling interviews on blighted housing for the entire planning area, was \$3,097.66.

According to the Department of Labor, in 1977 an urban family of four needs \$16,236 per year for a "moderate" standard of living and, for the first time, needs more than \$10,000 to maintain an "austere" living standard.

The same family would need \$23,759 per year to allow for some luxuries.

As can be seen from the above figures, the poor within Conover do not even come near the income level of \$10,000.

Renter-Occupied Housing

According to the interviews conducted in April, 1977, renter-occupied housing composed approximately 97 percent of the housing surveyed. The average rent for housing was \$40 per month. Another \$71.75 would cover utilities, bringing the average rental cost to about \$112 per month.

The overall breakdown for rent, utilities, and heating is presented below:

\$40.00	Rent, excluding utilities
8.75	Minimum for water and sewer**
33.00	Electricity
<u>30.00</u>	Heat (wood, coal, oil, gas)
 \$111.75	

Housing in the Conover community renting for \$100 or less per month (including utilities) is substandard. The three substandard duplexes located along 6th Avenue Drive, S.W., rented for \$30 each per month (excluding utilities). The residential structures which are extremely blighted in the southwest section of the City contrast greatly with the large, structurally standard residential dwellings found in the northeast section of the City.

According to the 1970 U.S. Census of Housing, out of a total of 264 renters in the community the median rent paid was \$63.00. The Census also

* Utilities cost over the last four years or so have increased approximately 400 percent, thus having a profound effect on the rising cost of rents.

** \$5.00 for minimum of 4,000 gallons plus \$3.75 minimum sewer; outside the City these minimums are doubled.

TABLE 11
1970 CONTRACT RENT FOR DWELLING
UNITS WITHIN CONOVER, N.C.

Cost range for rent	Number of Renters	Percent of Total
Less than \$30.00	17	6.4
\$30.00 to \$39.00	36	13.6
\$40.00 to \$59.00	56	21.2
\$60.00 to \$79.00	65	24.7
\$80.00 to \$99.00	30	11.4
\$100.00 to \$149.00	31	11.7
\$150.00 or more	5	1.9
No cash rent		9.1
Median: \$63.00		

Source: Financial Characteristics for Places of 2,500 to 10,000 Inhabitants, 1970 U.S. Census of Housing.

shows that 17 renters in the City paid less than \$30 for rent. From the ten percent sampling survey, it was found that renters who paid \$30 to \$50 per month for their shelter lived in dilapidated dwellings. Two such families were on welfare and only had a monthly income of \$127.00. As can be seen from these statistics, such individuals cannot afford decent shelter.

Value of Owner-Occupied Residential Dwellings

In any community, property values are directly related to the overall appearance of the surrounding properties. This is why the presence of a large number of blighted dwellings, either houses or mobile homes, will tend to devalue standard residential dwellings. The southwest section of Conover has some dwelling units which could be valued around \$5,000 or less. The ten percent sampling survey showed some owner-occupied housing, which was valued at \$8,000 to \$9,000, as being substandard. Two such houses are found off 6th Street, S. W. This particular area is composed of white families, which also adjoins an industrial area. The majority of the single-family owner-occupied housing in this section of the City could be valued at around \$15,000 to \$20,000.

According to the 1970 U.S. Census of Housing, Conover has only about 3 percent of its total owner-occupied housing classified in the \$5,000 or less range. The largest percentage of owner-occupied housing falls within the \$15,000 to \$19,000 range; however, the community has over 42.4 percent of its total owner-occupied housing classified above \$20,000. The census shows the median value of owner-occupied dwellings for the City as being \$18,300.

Generally, a house and lot valued at \$5,000 or less in the community is going to show signs of structural problems and more likely than not be located within the southwest section of the City.

TABLE 12

1970 PROPERTY VALUES OF OWNER-OCCUPIED HOUSING
FOR CONOVER, N. C.

<u>Real Estate Values</u>	<u>Number of Owners</u>	<u>Percent of Total</u>
Less than \$5,000	21	2.8
\$5,000 to \$9,999	83	11.0
\$10,000 to \$14,999	156	20.7
\$15,000 to \$19,999	174	23.1
\$20,000 to \$24,999	126	16.7
\$25,000 to \$34,999	124	16.4
\$35,000 or more	70	9.3
Median	\$18,300	
 Total	754	100.0

Source: Financial Characteristics for Places of 2,500 to 10,000 Inhabitants
U. S. Census of Housing, 1970.

CHAPTER V

PREVIOUS HOUSING ACTIVITIES

An examination of the past housing construction activity within the Conover Planning Area will help to provide an insight into the housing trends, as well as to identify those areas where future housing may need to be built. Past building construction activities involving residential development in the Conover area include both the private and public sectors of the real estate market.

Private Sector

Since the Land Use and Housing Survey conducted by the Division of Community Assistance, there have been only four major areas in which private construction of single-family units and some apartments has occurred in the City. There are also two large subdivision developments outside the City. One is being financed by conventional loans (Eastover), and the other by FmHA (Landsdown). Two of the four contractors have had to turn to FmHA in order to complete their housing projects; these were Zion Hill and Lyle Haven. Both of these developments were started under conventional financing such as a savings and loan association. The houses in Zion Hill could not be bought under conventional financing, nor in the Lyle Haven development, off the County Home Road. The developers in both of these projects had to turn to FmHA in order to move their units on the open market. The other two developments, L'Echo Park and Rolling Acres, are being financed strictly through conventional methods (savings and loans).

Over the last seven years, the private sector has shown a slight decline as a result of the 1974-75 economic recession. However, today the number of building permits has increased significantly in the first half

of 1977, over the 1976 figures. New home construction is now just starting to emerge in the planning area. Building trends have definitely picked up in the community, although many of the building permits have been for new additions and mobile homes. As can be seen from Table 13, mobile home hook-ups outside the incorporated area of Conover have almost doubled the number of building permits. These trends in mobile homes indicate there is a need for lower priced housing. An indication of this is when Lyle Haven was almost completed many of the Black families moved from the southwest section of the City to settle into the newer low cost housing and apartments financed by FmHA in the northwest section of the community.

The majority of the housing in Conover is financed through conventional means, such as commercial banks, and all savings and loan associations. Loans are generally made for 85-90 percent of appraised value of the property on a 25-30 year maximum term. Loans in excess of 85 percent of appraised value may be secured through the use of private mortgage guaranty insurance up to 95 percent of the appraised value.

TABLE 13

YEARLY RESIDENTIAL BUILDING PERMITS AND MOBILE HOME HOOKUPS FOR THE CITY OF CONOVER AND ITS ONE MILE PLANNING AREA - 1970 TO 1977

1970	1971	1972	1973	1974	1975	1976	1977*	TOTAL									
MP	MH	BP	MH	BP	MH	BP	MH	BP	MH	BP	MH	BP	MH	BP	MH		
19	NA	25	NA	18	NA	39	NA	30	NA	18	47	18	49	24	33	215	129

* Through April 14, 1977.

NA - not available due to the fact that the City did not exercise one mile zoning control until June 5, 1975.

Source: Conover City Hall and Catawba County Building Inspection Department, April, 1977.

Public Sector

Public housing activity in the City of Conover has been greatly limited. There has been only one federal housing program used within the Conover area and that is the Farmers Home Administration (FmHA) program. Other federal programs, such as the Federal Land Bank and Section 235 and Section 8 under the Department of Housing and Urban Development (HUD), have not been used in the Conover area.

These programs' purposes are to provide a subsidy for eligible families so that they can afford decent shelter. The Farmers Home Administration program provides an interest subsidy and loan insurance for single family homes in rural areas. Rural areas include open country and communities with populations of not more than 10,000 which are rural in character and not closely associated with urban areas. Individual home ownership loans are for low- to moderate-income families who will occupy homes in rural areas. Individuals, partnerships, or corporations that build or improve houses may receive conditional commitments to encourage quantity building.

In the City of Conover, the Farmers Home Administration constructed a total of 58 single family units which averaged about \$24,500 each. Nine six-unit apartments were also built. The apartments were built in Lyle Haven off the County Home Road. The maximum FmHA loan for a 1,000 square foot house is approximately \$25,000. In the Zion Hill development, FmHA finances 26 single family dwellings. The houses in this project sold as fast as they could be built. In fact, the entire development was closed out in less than a year's time. This development was built in 1974-75, and the houses sold from \$22,200 to \$24,500. In the Lyle Haven development, single-

family dwellings sold for approximately \$20,250 for a two-bedroom brick veneer house with 950 square feet. The last house in Lyle Haven, which was closed out in March of this year, sold for \$26,000. So, in a period of two years, a 950-square foot house has increased in cost by \$5,750, or 28.4 percent.

According to the local FmHA representative, the Farmers Home Administration is about at the limits of its lending ability, primarily due to the constant increase in construction cost. Top adjusted combined income for a husband and wife is now around \$15,600. FmHA may be able to go to \$18,000 in the near future, but the price of housing is also slowly outpacing the existing housing programs that FmHA has to offer. One reason for this runaway cost is that inflation is rising faster than incomes. For instance, in a recent census report, it was stated that despite an increase in incomes, the average American household lost ground to inflation between 1974 and 1976. The census reported that the median income of households rose 5 percent, to \$11,800, in 1975, but prices went up by 9 percent, resulting in a 4 percent loss in purchasing power for the average American household. In essence, the American dream of owning one's home is growing more improbable with each passing day.

The Farmers Home Administration has begun a program through which it will guarantee rural housing loans made by commercial banks, savings and loan associations, and other private lenders. FmHA, the rural credit agency of the U.S. Department of Agriculture (USDA), will guarantee up to 90 percent of the principal and interest of these loans. Guaranteed housing loans will be available for moderate income borrowers who cannot get housing mortgage credit without a guarantee. Any applicants in the

Conover community who cannot qualify for guaranteed loans can apply for a FmHA loan.

Guaranteed loans will be made only to applicants with moderate incomes, as defined by FmHA, as adjusted gross income of less than \$15,600 per year for residents of North Carolina. Loans to be guaranteed are limited to 97 percent of the market value of homes and sites for the first \$25,000 and 95 percent of the loan in excess of \$25,000. The borrower must have equity from his own resources in the form of cash or land for the down payment. The maximum repayment period is 33 years with interest rates anywhere from 1 to 8 percent.

In the near future, the Section 8 Housing Program as part of the Housing and Community Development Act of 1974 will more than likely play an important role in financing housing for moderate income families. This recent federal program provides housing assistance payments for low income families. The assistance payments are usually the difference between 15 to 25 percent of a family's income and the fair market rent of a housing unit. If the housing trends keep rising, and inflation continues to erode local purchasing power, then there may be quite a few citizens of Conover applying for rent subsidies under Section 8 in the future. This housing program has not been applied for locally; however, it could be implemented on the regional level for the Unifour Area.

CHAPTER VI

EXISTING FACTORS AFFECTING HOUSING TRENDS

Finding solutions to the problems which affect the local housing situation in Conover is a complex task. Generally speaking, the City of Conover only has a housing problem for approximately 10 to 15 percent of its total population. The other 85 to 90 percent of the City's population can afford and does have above-average housing.

Cost of Construction

New home construction in Catawba County and the Community of Conover is now just getting back to where it was in the early 70's before the recession hit. Builders, real estate developers, and governmental leaders are concerned about the rising cost for new homes -- prices of new single-family dwelling units are rising at an annual rate of 22 percent. This throws a big question mark over the ability of contractors to construct single-family dwellings that will be reasonable enough, without losing quality, for families buying a first home.

According to the Federal Home Loan Bank Monthly Newsletter, the median sale price of a new home in February of 1976 was \$43,000, compared to \$38,000 in February of 1975. Prices rose 13 percent in the 12-month period, but have soared at the 22 percent annual rate during the last six months.

Escalating costs are becoming the main housing problem, not only of the poor, but gradually spreading upward to affect middle-income people as well.

The national housing shortage is bringing crisis to some sections of the country; locally, however, this is not the case. According to local real

estate companies, there are over 350 single-family houses listed for sale in Catawba County alone, under the Hickory-Catawba Valley Multi- Listing Service. The local problem is not lack of available housing, but lack of affordable housing.

The Farmers Home Administration has demonstrated the strong demand for the 1,000 square foot house in the Conover area. Numerous complaints have been voiced to the City fathers about the inexpensive houses in the Lyle Haven community. Many of the single-family owners in the area resent such housing within their section of the community. Due to these complaints and the problems associated with multi-family units, developers have not been willing to build any additional units in the Conover area.

Water and Sewer Policies

The City's water and sewer policies, as well as subdivision ordinances, require a developer or promoter to pay the entire development cost associated with improving property. Once the improvements have been made, the City accepts responsibility to maintain the water and sewer system, provide treatment facilities, and adequate supply of approved water, as required by State and federal laws.

The City's water and sewer policies require, in addition to the development costs, that water and sewer tapping fees be paid at the rate of \$200 for water tap and \$125 for sewer tap. These rates are doubled outside the City.

The City will not extend utilities outside its corporate limits unless the developer or owner petitions the City for annexation prior to agreeing to provide water and sewer services to a development. The water

and sewer policies require that a legal fee of \$75, which is non-refundable, be paid at the time of the application for water and sewer service.

The City's water and sewer policies may have a significant effect in discouraging local developers from developing moderate income housing. Even so, the City's position is that of not subsidizing developers, or anyone in the development business. Development costs should be paid by the developers and owners who either profit or benefit from the improved property.

The above is not really a problem with large developers in larger cities; thus, simple logic shows that undeveloped land is usually not worth anything until it is developed.

Intergovernmental Cooperation

This intergovernmental cooperation on water and sewer extension policies will eventually encourage sound residential growth around Conover and throughout the Newton Township. However, differences of opinion and conditional stipulations by other governments have slowed the growth of housing in the Conover area.

Another local governmental attitude which could be of benefit to the Conover community and to the adjoining Newton Township is that of a Water and Sewer Agreement between other levels of government. The City of Conover is presently working on an agreement with the Cities of Hickory, Newton, and Catawba County, concerning the Eastern Catawba County 201 Facility Plan. However, the City of Conover has had some difference of opinion concerning water extension policies.

Taxation

City and County taxes are included in the price of maintaining a home. Consequently, Conover has a City tax rate of .48¢, which is based on a 100%

assessment ratio; and Catawba County's tax rate is .49¢. Taxing levels do play a significant role in determining where housing will be established. Families with low and moderate incomes may prefer to build outside the City, in order not to pay City taxes. Other families have incomes that are so drawn out that, when purchasing housing, they may not be able to handle the tax obligations which come with it. For example, a \$33,500 single-family dwelling outside the City could expect an annual tax liability of \$164.15 and if this family lived in the City of Conover they could expect an additional tax liability of \$160.80, making their total tax bill \$324.95. This \$27.08 additional payment per month might be the deciding factor that pushes the house payment beyond their financial capabilities.

However, while viewing the increases in taxes, one would have to weigh the additional cost for fire insurance, garbage collection, and energy use for travelling to and from the City.

Land Use Regulations

A restrictive subdivision ordinance can have a profound influence on where a developer purchases and develops land. The availability of public utilities and other urban facilities and the possibility of their being extended without too much front money can also play an important role in developing residential properties.

Conover has a very modern, up-to-date subdivision ordinance which requires a developer to install all the public utilities and facilities as well as dedicating sufficient street rights-of-way with pavement, curb and gutters. Such regulations help to drive the development costs up, which increase, in turn, is passed on to the consumer. However, by having such a

restricted subdivision ordinance, the City has been able to avoid drainage and flood problems that were associated with older developments. The City has also been able to get easements for maintaining water and sewer lines whereas in the past these were not recorded on the plats.

Zoning is another land use regulation which Conover employs in its City and one-mile planning area in order to control haphazard growth. Zoning can and is used to restrict growth and development in certain sections of the City. For instance, individual mobile homes for residential purposes are not allowed inside the corporate area. Mobile home parks are allowed in the City, but only as a conditional use and provided that they meet certain development standards. This provision in the ordinance restricts low and moderate income families from locating low cost shelter within the City. Thus, the City's zoning regulations do have a profound effect on the City's housing and where they can be placed.

Inflation Outruns Income

According to a 1977 Harvard - MIT study on housing, five million homeowners have mortgage payments in excess of 25 percent of their income. Another 10.5 million tenants paid more than 25 percent of their income for rent in 1975, and approximately 60 percent of American families cannot afford to buy the median price new home. By the early 1980's the average home will cost \$78,000 and only those people with incomes in excess of \$20,000 will be able to afford them.

According to this study, in the near future five families will be competing for every four apartments and homes in many cities -- thus driving up home prices and rents. These trends are already apparent in the Unifour area, even though they are not yet too evident within Conover.

According to a study released in April of 1977 by the Census Bureau and the Department of Housing and Urban Development, the median value of a single-family home rose nearly 73 percent between 1970 and late 1975, from \$17,100 to \$29,500. In the same time span, median income for homeowners rose 40 percent, from \$9,700 to \$13,600. Figures released in April show that the median price of a new single-family home today is \$47,500. The situation is not much better for renters. Median monthly rents, including utilities, increased from \$108 to \$156 between 1970 and 1975, a 44 percent climb; whereas, at the same time, renters' median income increased 25 percent, from \$6,300 to \$7,900.

According to the governmental figures, the lower income renters spent an average of 35 percent or more on rent, while high income renters gave less than 10 percent of their earnings to landlords.

The report also showed that the value of single family homes in 1975 was about twice the income of their owners, although the ratio varied considerably according to income levels. Owners with incomes of less than \$5,000 annually lived in housing valued at an average of four times their income, but the value of homes of those earning \$25,000 or more was an average of less than 1.5 times their income.

These figures come as no surprise to anyone in the market for a new place to live. Actually, what these governmental figures show is that the price for houses and apartments is rising faster than owners' and renters' incomes.

CHAPTER VII

HOUSING NEEDS

Housing need refers to the number of dwelling units that would be necessary to provide decent, safe and sanitary shelter for all families living in a certain geographical area. Housing needs differ from housing demand.

For instance, total family shelter needs are not necessarily fulfilled even though housing demand and housing supply are equal. Economic factors such as high interest rates, tight mortgage money, and double-digit inflation artificially reduce the demand for housing, so that the supply of housing is not adequate to meet the community's total shelter needs.

The determination of Conover's housing needs is one of the main priorities of this report. Local governmental leaders must know what and where the housing needs are before they can take any direct action to assist in meeting these needs.

The determination of Conover's housing need is figured by comparing the net usable housing supply with the total need for existing dwelling units. For instance, net usable housing supply is figured by subtracting the economically unrepairable and vacant dwelling units that are held off the local housing market. The economically unrepairable housing refers to that local shelter which has deteriorated to such an extent that it is unsalvageable, economically, and should be excluded from the existing housing supply. For this section of the report, one half of the deteriorated dwelling units and all of the dilapidated dwelling units, including mobile homes, were considered economically unsalvageable. Vacant dwelling units

held off the market would consist of such dwelling units as seasonal homes, estate homes, and caretaker or janitor dwellings. Such dwelling units are not readily available on the local housing market and therefore are not considered part of the existing housing supply. For figuring housing needs, an estimate was made based on the data obtained in the ten percent sampling interviews and interviews with local realtors, who serve the Conover area. A certain percentage of the local total housing supply needs to be vacant in order to provide for mobility of the local population. Generally, a suitable vacant rate can average anywhere from 3 to 6 percent. For this report, a 4 percent vacant rate was used. A basic assumption used in analyzing doubling of families or unrelated individuals is that these conditions apply more to the middle and lower income groups. It is assumed that higher income groups have a greater choice when it comes to doubling and over-crowding housing facilities. A factor of 2 percent was used to calculate undoubling of households. Of the total amount of doubling, 80 percent is assumed to occur within the southwest section of the City due to the location of the lower income levels obtained from that particular section.

Analysis of Housing Needs

Table 14 summarizes the City's existing housing needs for 1977 and projects what they may be by the year 1990 if present conditions continue into the future. As can be seen from the table, there is an existing housing deficiency of 259 dwelling units. If present housing needs are not met, then by the year 1980 this figure could increase by another 123 units, which is an increase of 41 units per year for the next three years. If there is no additional increase in the local construction of new dwelling units, and

present trends continue as they are in the community, the City and its planning area could possibly have a housing deficiency of 1,027 units by the year 1990; however, this is very unlikely due to the fact that homes are being constructed today.

TABLE 14

COMPONENTS OF HOUSING NEEDS
CONOVER, NORTH CAROLINA

(a)	(b)	(c)
Substandard Units	Vacancy Adjustment	Total Units Needed
<u>67</u>	<u>62</u>	<u>5</u>
Population Growth 1970-1977	Total Units Needed 1970-1977	Population Growth 1977-1980
(d) 254	(e) 259	(f) 123
		Total Units Needed
		1980-1990
		(i) 1,027

- (a) Substandard units from housing survey. (Includes one half of deteriorated units and all dilapidated units.)
- (b) Vacancy adjustment (suitable vacancy rates range from 3 to 6 percent; however, a 4 percent vacancy rate was used as a standard in this study, $1,563 \text{ D.U.} \times .04 = 62$)
- (c) a-b
- (d) Population growth 1970-1977 = $763 \div 3$ (occupancy factor) = 254
- (e) c+d
- (f) Population growth 1977-1980 = $368 \div 3$ (occupancy factor) = 123
- (g) e+f
- (h) Population growth 1980-1990 = $1937 \div 3$ (occupancy factor) = 645
- (i) g+h

Source: Western Piedmont Council of Governments, April, 1977.

A point which needs to be reinforced is that these figures do not clarify the type and location of housing needs that exist or which part of the need can be satisfied through the private sector of the housing market. However, it is reasonable to assume that a large portion of the City's total housing needs are for low and moderate income families.

The Department of Housing and Urban Development (HUD) recommends a rule of thumb factor of 2.2 for matching gross income with housing price. For instance, a family wanting to purchase a \$33,000 home would need at least a gross income of \$15,000. Whereas, according to the 1970 census, the median family income figure is adjusted to 1977 dollars ^{*/} (\$15,240), then only about one half of the City's residents can purchase such a house.

The crux of the housing situation is the constant increase in the cost of new housing. According to a May, 1977 Commerce Department report, the average new home price has doubled since 1967. For instance, a house which sold for \$24,600 in 1967 would cost \$52,300 today. That is more than 100 percent increase in a ten year period. According to the economic information from the Commerce Department, the cost of an average single-family house rose 5.3 percent in the first three months of this year. The housing price index for the first three months of 1977 was 209.6, compared with 199.0 in the previous quarter and 184.2 for the first three months of 1976. The base year of 100 is 1967. This year's first quarter index was 13.8 percent higher than a year ago. That would mean the \$52,300 home that is the average today is \$2,000 more than it was in the last quarter of 1976. The Commerce Department index figures also reveal that a similar new home sold for \$22,200 in 1963, \$30,300 in 1971, \$35,600 in 1973, and \$42,900 in 1975.

*/ Using U.S. census median family income of \$11,229 and increasing it at an annual rate of 5.1 percent, as recommended in County Business Patterns and by HUD.

Unfortunately, incomes, not only in Conover, but throughout the country, are not keeping pace with these rising costs. Even though the Commerce Department did not try to explain these dramatic increases, a reasonable assumption would be the increase in demand for housing along with higher inflationary construction cost since the 1974-1975 recession.

Despite the inflationary price of homes, the physical condition of a few of Conover's homes is poor. Conover citizens must both repair and maintain existing homes and apartments and build each year a steady flow of moderately priced dwellings. Perhaps then some of the low and moderate income families will be able to move out of the substandard houses and purchase standard shelter. Only such steady production will bring a cost-saving, price-reducing, efficiency into the local building trades. The nation's present stop-and-go policies, with associated unemployment and bankruptcy, only drive up the cost and price.

CHAPTER VIII

SUMMARY, RECOMMENDATIONS AND CONCLUSIONS

This report has tried to inventory, analyze, and evaluate the housing stock in Conover and its one-mile planning area. Based on the results of the data, the following recommendations are made to help the City overcome its housing problems and obstacles which have been pointed out in the preceding chapters of this report.

SUMMARY OF HOUSING PROBLEMS

Economics of Home Buying

Probably the biggest problem associated with providing low and moderate income housing in Conover is one of economics. This is not only true of Conover, but of the entire country. The two major industries in the Conover area are furniture and textiles, two of the State's lowest wage paying industries. Approximately one half of the citizens in the community have a median income of \$15,240, which is well below the income needed to purchase housing being constructed today. The U.S. Department of Commerce just recently released statistics showing that the cost of an average house today is \$52,300. By the early 1980's, the average house will cost around \$78,000 and only those people with incomes in excess of \$20,000 will be able to afford one. The plain truth is that the inflationary cost of housing has out-paced local wages to the point where the moderate income families are now hard pressed to purchase shelter. The low income families have been out of the housing market for years, although the mobile home industry has tried to meet part of that market.

Public Attitude Toward Low Cost Housing

The City of Conover, as stated earlier, is known as the "Bedroom of Catawba County" and, as such, the citizens of the community take great pride in their homes. The area has some of the nicest homes in the County. In order to maintain the high residential standard within the community, the local citizens, through their governmental leaders, tend to discourage any type of low cost housing within their immediate area. This is accomplished through a strong Council-Manager form of government, which implements newly adopted water and sewer policies, subdivision, zoning, and building codes. Locally, developers are not encouraged to build low or moderate income housing within Conover.

Young People's Attitude Toward Housing

The majority of young families today want a large roomy house similar to the homes of their parents. They tend to forget how long it took their parents to purchase their homes. Young people who are starting out in life must learn to purchase the basic house with 1,000 square feet, three bedrooms, one bath, no basement, garage or hallways and then build up their equity until they can afford to trade up.

Mobile Homes

As pointed out in this report, mobile homes are becoming a bigger feature in meeting the low cost housing demands within the Conover area, even though the majority of them are located outside the City limits in the City's one-mile planning area. (Five mobile homes are located in the City as compared to 198 in the one-mile planning area.) Recent building permits for the Conover area over the last three years indicate that mobile home

hookups have been averaging about two mobile homes for every building permit issued for the construction of a single-family dwelling. Mobile homes do help to meet the housing needs of low and moderate income families; however, they also contribute to a decreased number of new conventional housing starts. Even though the financial attitudes toward mobile homes are changing and they are meeting the housing needs of a large segment of the population, the City of Conover's attitude is one of discrimination toward this type of housing.

Concentration of Substandard Housing in the Southwest Section of Conover

The housing survey and the ten percent sampling interviews performed in the community revealed a high percentage of substandard dwellings within the southwest section of the City. The concentrated substandard housing is found primarily in the Black community of Conover. An indication of needed housing for this area was strongly illustrated when Lyle Haven was completed, for quite a few Black families moved from the southwest to the northwest section into the low cost apartments and houses built there. The five mobile homes within the City are all found within the southwest section of the City, which is another indicator of the need for low cost housing.

Past Inability of Private and Public Sector To Meet Total Housing Needs

As pointed out in this report, only 58 units of FmHA financed housing have been constructed within the Conover Planning Area. This was the extent of the public sector of the housing market locally. This actually represents a little more than one fourth of the total new dwellings built in the community since 1970; even so, many builders have expressed a desire

to build additional FmHA units in the community, but have not been able to do so since the adoption of the new regulatory laws. The private sector of the housing market has been building about 12 homes a year since 1970, which seems to keep up with the demand for high income housing. The concern of some contractors is that they cannot afford to fight City Hall and still build a house in the mid- to high-\$20,000 price range, which is the affordable range of housing for most low and moderate income families, and still be able to make a profit without some local governmental support from the City.

Legally the City of Conover cannot take public funds to help insure a developer's project. Thus, Conover takes the position of not subsidizing any housing developments within its planning area.

Lack of Understanding by Public Officials

In all fairness to the public officials of Conover, they are trying to look out for the tax dollar and trying to preserve the high residential standard in the area, as well as trying to correct past residential development mistakes, which have occurred over the years. Even so, there still appears to be a lack of understanding on the part of the public officials and the general public on housing problems, realities, and housing options, which hinders the development of low and moderate income housing in the community.

Recommended Housing Programs

The preceding section pointed out and discussed some of the major obstacles faced by contractors in trying to meet the housing needs of low and moderate income families. This section will discuss some federal programs which may be of some service to the Conover community.

Even though the City of Conover has some very outstanding residential areas, there is still room for making improvements to its existing housing stock. There are ways and means of helping the less fortunate in Conover to gain decent shelter. Some of the ways to do this, besides changing public policies, are to work through some of the federal programs as well as cooperating with the County and adjoining municipalities. Possible programs that may be of some help to the Conover community are set out below.

Federal Programs

The Federal government offers numerous housing programs which may be of service to Conover. Key federal programs concerning housing are set forth in Table 15. Some of these programs may help to satisfy a few of the City's housing needs that are illustrated here.

NEED: Families with income levels that preclude home ownership through only available program but are in need of rental housing or rent subsidy assistance.

NEED: Increasing numbers of elderly in future population who cannot be served by owner-type programs, in need of rental housing.

PROGRAM: FmHA Section 515, Department of HUD, Section 8 (existing and new construction), Traditional public housing, Section 202.

NEED: Significant number of low and moderate income families that would prefer to purchase single-family housing.

PROGRAM: FmHA, Section 502, 524, and HUD, Section 235.

NEED: Owners of either single or multi-family housing that is in need of repair, rehabilitation, or improvement.

PROGRAM: FmHA, Section 502, 504, and HUD, Section 8.

TABLE 15

MATRIX OF FEDERAL HOUSING PROGRAMS

Section 504 Rehabilitation Loans and Grants in Rural Areas Program	Section 502 Low to Moderate Income Housing Loans	Section 523 and 524 Housing Site Loans in Rural Areas	Section 515 Direct and Insured Loans for Elderly and Low- Moderate Income Housing in Rural Areas
Minor improvements on existing single family rural homes and farms; loan terms up to 20 years; maximum loan amount \$5,000.	Construction, repair, pur- chase. Loan terms up to 33 years; maximum loan amount \$25,000; 8-1/2% interest. maximum loan amount \$5,000.	Direct loans by Secretary of Agriculture at going federal rate of interest for acquisition of land as housing building sites.	Direct or insured loans from Secretary of Agriculture for multi-family rental housing. Additional assistance payments to sponsors for very low-income families.
Individual owner or public agency.	Individual owner of farm or non-farm tract in a rural area (not to exceed 10,000 population)	Public and private non- profit organizations.	Private non-profit corpora- tions, consumers cooperatives and public agencies.
Family adjusted income \$12,900.	Family adjusted income \$12,900.	No precise limits; for low and moderate income families meeting same de- finitions as Section 515.	Elderly families and others of low and moderate income, without decent safe and sani- tary housing who cannot be served by FHA 235 or 236 programs.
Maximum Income Limits	No requirement.	No down payment requirement. Must pay all legal costs, generally ± \$250 and fire insurance premium.	No requirement.
Minimum rent/down payment or maximum rent			

(continuation of Table 15)

	Section 8 Housing Assistance Pay- ments (HAP) Program	Traditional Public Housing	Section 235 Home Ownership	Section 202 Direct Loans for Elderly Housing
Scope and financing	Existing housing; substantial rehabilitation, new construction. Conventional financing, FHA mortgage insurance, public agency bonds. Family housing assistance payments.	Substantial rehabilitation and new construction through Turnkey or conventional methods. Annual contributions to keep rents low.	Existing housing and new construction. FHA mortgage insurance. Federal interest-rate reduction payments.	New construction. Direct loans by federal government at going federal rate of interest.
Eligible Sponsors	For existing housing: public housing agencies. For others: private non-profit and public agency developers.		Individual home purchasers.	Nonprofit, limited profit cooperative and public agency sponsors.
Maximum Income Limits	80 percent of median household income for the local area, subject to adjustment upward or downward by HUD secretary.	Income limits set by public housing agency with HUD approval up to or Region, whichever is income necessary to meet higher cost of available private housing in substantial supply in the local areas.	Based on 95% of median family income for County or Region, whichever is higher.	No specific limits; families that can be reached utilizing a federal rate interest. Section 8 payments can be used for very low-income families.
Minimum rent/down payment or maximum rent	Minimum rent required equal to 25% of total family income. No family shall pay more than 25% of its total income for rent.	Minimum rent required equal to 25% of gross family income or welfare housing payment. Except for minimum rent, no family shall pay more than 25% of its adjusted income for rent.	A 3% down payment is required.	Minimum rent required equal to 25% of total family income. No family shall pay more than 25% of its total income for rent.

SOURCE: Burke County Housing Survey and Analysis Report, Table 21, Page 55, Western Piedmont Council of Governments, August, 1976. (Page 2 of 2)

Governmental Coordination and Cooperation

In solving any kind of problems, be they housing, zoning, or political problems, there must be coordination and cooperation between various levels of government in order to find a solution to the problems. In cooperation lies strength and unity in attacking the many facets of shelter. If Conover really wants to help the low income families within its community to acquire more substantial shelter, then the City must work toward still stronger ties with other governmental entities. All units of government must work together in order to meet the future housing challenges which lie ahead. A great deal can be accomplished when political leaders work together in solving a common problem which affects all people. Therefore, it is here recommended that the City of Conover reappraise its policies in regard to intergovernmental cooperation with other levels of government, developers, and its own citizens. This revaluation and joint cooperation should favorably improve local housing opportunities throughout the Newton-Conover area.

Private Programs

After government cooperation is improved upon, the next step is to make the developers, contractors, bankers and citizens aware of the new opportunities for developing housing within the Conover area. This can be accomplished through private citizens and various organizations, i.e., local home builders associations, real estate companies, Farmers Home Administration, the Chamber of Commerce, and various other civic organizations.

An annual housing conference could possibly be sponsored by the local realtors. Quarterly meetings of this group involving civic and governmental leaders, as well as business and industrial leaders, could measure and identify the City's needs in regard to housing. For instance, a questionnaire

on housing or any other matter could be sent to the citizens in order to get their comments and ideas regarding them. Visual presentations, i.e., slides, movies, or tapes, could be shown on housing to stimulate, motivate, and get people involved in solving housing-related problems.

City Ordinances and Codes

The City should take a hard look at its new subdivision and zoning ordinances to see if they are too restrictive and discriminating. If they are found to be inadequate, they should be amended or corrected.

Minimum housing codes have been drafted for the City of Conover, but they have never been adopted. Such a code could assist the City in identifying and removing unfit and dilapidated housing units from its neighborhoods. A minimum housing code would improve the City's housing stock and contribute greatly to the public safety, health and welfare. Through such a code, the City would have a realistic understanding of its housing deficiencies; therefore, the Board of Commissioners could more easily structure public programs to meet the housing needs of its community.

Low Income Housing Market

The lower middle income market in Conover appears both unidentified and untapped. The same thing, to a lesser extent, may be said for the upper moderate income groups. Apparently, neither home builders nor home financers are looking systematically at the total market in the Conover area. With markets for middle and upper income residences tapering off, builders should be looking toward the vast lower middle income market for a building boom. Less attention is given to the needs of the lower income families than all others. This segment of the market has generally been attractive to the

builder who is, with reason, unsure of his ability to build profitably for this group. As long as he finds ample opportunities to build for families in the middle and upper middle income brackets, he tends to be reluctant to look into and move into the less lucrative, more complicated and more risky low price field. However, this untaped income group offers a lot of potential for the builder who can be imaginative and creative in mass production of low-cost housing.

Conclusions

In conclusion, it has been shown that the City of Conover does have a housing deficiency today of almost 260 dwelling units. It was also demonstrated that the City has very restricted codes and ordinances which help to perpetuate this housing deficiency for low income groups. However, Conover's existing housing stock is of the highest quality and rates with the best anywhere in Catawba County.

It is hoped that this report will make an impact on those in authority who can bring about changes in the political area, thereby easing some of the major obstacles which have kept low income housing from being built in the Conover planning area. It has also been pointed out that the Conover area has not used Federal housing aids, except FmHA, in its area to stimulate the production of housing for low and middle income families and for the needs of such special groups as the elderly.

CHAPTER IX

ENVIRONMENTAL AND HISTORIC PRESERVATION ASSESSMENT FOR THE CONOVER HOUSING SURVEY AND ANALYSIS REPORT

Summary of the Study

The object of the Housing Survey and Analysis is to examine various statistics including assumptions and projected data in order to plan for housing and related capital improvements; to provide for the elimination of any past discrimination in housing; and to preserve existing neighborhoods by a wide range of methods. The required housing data was obtained by review of the most up-to-date information available from multiple sources through interviews, surveys, and meetings with local officials. This report is designed to meet the HUD 701 requirement for completion of an acceptable housing element prior to August 22, 1977.

Environmental Impacts

The Housing Survey and Analysis contains no recommendations for radical or major changes in the distribution or intensity of land uses within the City. The adverse impact of proposed housing policies or spatial distribution of types of land use on air and water quality are considered to be negligible.

Unavoidable Adverse Environmental Effects

The Housing Survey and Analysis will have no adverse environmental effects.

Alternatives

The existing Land use, Capital Improvements Budget, Land Development Plan, and Thoroughfare Plan are all consistent with the area's present and future needs for housing. However, some of these various plans are somewhat

outdated, though scheduled to be revised this coming fiscal year. The community realizes that, as time and conditions bring about changes, policies, ordinances, codes and plans must also be modified to meet current needs.

Relationship Between Local Short-Term Uses and Long-Term Productivity

The Eastern Catawba County 201 Facility Plan for water and sewer needs, along with current soil data and HUD flood hazard boundary area maps are presently being considered in the community for maintaining and enhancing short-term and long-term productivity for housing. The nature of this report is to encourage action toward eliminating substandard housing and to stimulate interest in construction of housing for the low and moderate income families in the Conover planning area.

Irreversible or Irretrievable Commitments of Resources

There are no commitments of this nature made as a result of this survey and analysis.

Historic Preservation

There are no historic landmarks or properties in the Conover area which will be affected by this Housing Survey and Analysis Report.

